



**Business
Planning
for the
Social
Enterprise**

Chapter 1

“Failing to plan is planning to fail.”

— Effie Jones, Educator

What Is a Social Enterprise?

Social enterprise is a generic term for a nonprofit enterprise, social-purpose business or revenue-generating venture founded to support or create economic opportunities for poor and disadvantaged populations while simultaneously operating with reference to the financial bottom line.¹ A social enterprise may use revenue it generates to reduce the need for external donor dollars to cover program costs, or as a means to cross-subsidize other social programs. A social enterprise can also be referred to as an “affirmative business,” “**business development service** provider,” “employment creation enterprise,” or “microfinance institution” depending on the type of business it is in, the language of the nonprofit sector, the business model used, and the target population it serves. Try not to get stonewalled by vocabulary used in one particular industry or another (see “Use of Language” in “*About this Manual*” for definitions used in this book). Specifically, social enterprise literature is segmented by international and domestic program sectors. Despite specific complexities related to operating in overseas markets versus US markets, where the business framework is less ambiguous, Save the Children (SC) is of the opinion that practitioners in both disciplines face similar programming challenges. International and domestic social entrepreneurs venture to gain practical lessons, applicable tools and knowledge from each other provided they remain open-minded and avoid getting hung up on terminology.

Social enterprises are highly differentiated depending on the needs of their target populations, and their program and financial objectives. Thus, social enterprises can take several forms: a direct employer of disadvantaged, at-risk or poor populations; or a provider of services to disadvantaged business owners (exhibit 1A: Social Enterprise Approaches). Enterprise models are configured to simultaneously serve their clients and survive in the **market**. Some sell products or services directly to their **target population**: In this case the market and the client are the same (exhibit 1B, model 1). This is the model typically used for a financial service or **microfinance program** whereby enterprise viability is achieved through the sale of sufficient volume of services, and social impact via providing poor entrepreneurs with access to affordable credit to fuel their businesses. Other social enterprises act as intermediaries, buying goods produced by poor or disadvantaged entrepreneurs and then selling these products in external markets (exhibit 1B, model 2). Marketing enterprises or economic development programs use this approach, realizing income through a markup on products to final customers and achieving **social impact** by helping the disadvantaged self-employed access markets for their products. A third

¹Emerson, Jed, and Fay Twersky. 1996. *New Social Entrepreneurs: The Success, Challenge and Lessons of Non-profit Enterprise Creation*. San Francisco: Roberts Foundation.

Business development services (BDS)

—development service interventions that aim to reduce barriers faced by microentrepreneurs such as market access, restrictive regulations, and poor infrastructure, all of which impede microentrepreneurs' productivity, profits, and income. BDS programs may also seek to leverage opportunities for the purpose of profit maximization. Through addressing barriers, business development services not only increase the profitability of enterprises but transform them as well as the environment in which they operate. Business development services fall into a number of categories: linkages to markets, technology, referral services, business skills development, common service facilities, organizing, and advocacy. (Nelson, 1996).

Market—all the people who have a specific, unsatisfied need or want and are willing and able to purchase a service or product to satisfy that need.

Target population—the poor microentrepreneurs whose income or economic opportunity BDS programs seek to improve.

Microfinance program—Type of economic development programming that assists low income and poor self-employed people through the provision of financial services (credit, savings, insurance, etc.). Traditionally, microfinance programs provide reliable access to collateral-free small working capital loans (hence the name “micro”) to a poor or disadvantaged target population deemed uncreditworthy by the formal sector.

Social impact—a positive effect on the target population as a result of an intervention. Social impact can be measured numerous ways; Save the Children primarily uses increased economic security and its reverberations for children.

possibility is a social enterprise that employs its target population and sells products or services on the open market (exhibit 1B, model 3). This type of social enterprise is viable in much the same way as a private business; social impact is accomplished by employing a target population that may otherwise be barred from work opportunities.

EXHIBIT 1A: SOCIAL ENTERPRISE APPROACHES

#1: Employment-Based Approach

Social Enterprise (1)



#2: Entrepreneur-Based Approach

Social Enterprise (2)



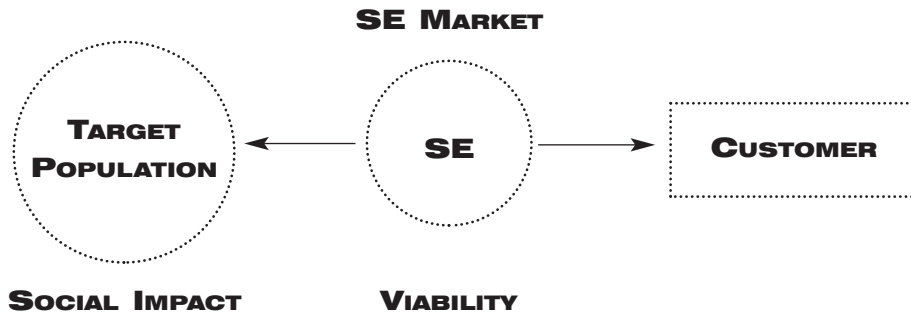
EXHIBIT 1B: SOCIAL ENTERPRISE MODELS

MODEL 1: ENTREPRENEUR MODEL



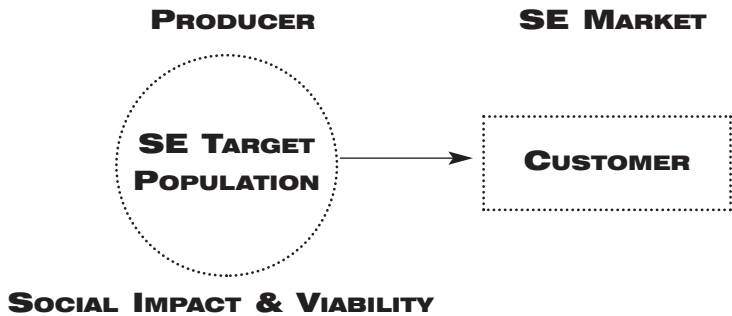
Social enterprise sells needed business products and services directly to its target population, self-employed poor or disadvantaged populations, to improve their business income. This is a classical model of Business Development and Microfinance Programs.

MODEL 2: MARKET INTERMEDIARY MODEL



Social enterprise acts as an intermediary between the target population and the market; it achieves viability through the sale of client-made products to the final customer and helps clients reach markets otherwise inaccessible to them.

MODEL 3: EMPLOYMENT MODEL



This social enterprise is a direct employer of its target population, (disadvantaged, at-risk individuals); it attains viability through the sales of its products and services to an external market.

PARENT ORGANIZATION ROLE

The role of the “parent organization”—an international private voluntary organization (PVO) or nonprofit organization—that initiated the business program or enterprise also varies. Parent organizations provide oversight to the social enterprise and may do so by working through another nonprofit partner, or directly with a social venture. The parent organization (PO) is also responsible for the provision of technical assistance to build capacity enterprise aimed at developing a sustainable social venture. Some parent organizations elect to outsource technical assistance full time or on occasion by contracting a separate entity or independent consultant (exhibit 1B: Relationship with Parent Organization.) The decision to outsource technical assistance depends on in-house capabilities and mission compatibility of the parent organization.

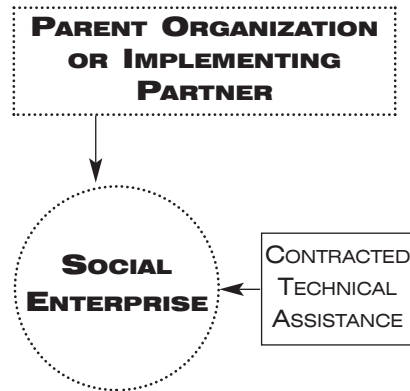
The commonality among all types of social enterprises is that they are nonprofit programs that seek to achieve social impact objectives and *financial viability* through the creation of an enterprise that serves disadvantaged populations. Social enterprise revenues must cover normal business operations as well as subsidize social program costs incurred by working with its target population. Save the Children has piloted all models and approaches of social enterprise programs shown in the diagrams; it is distinct only in that it uses modified private-sector business tools *and puts viability at the forefront as the means to achieve social impact.*

Target population—the poor microentrepreneurs whose income or economic opportunity BDS programs seek to improve.

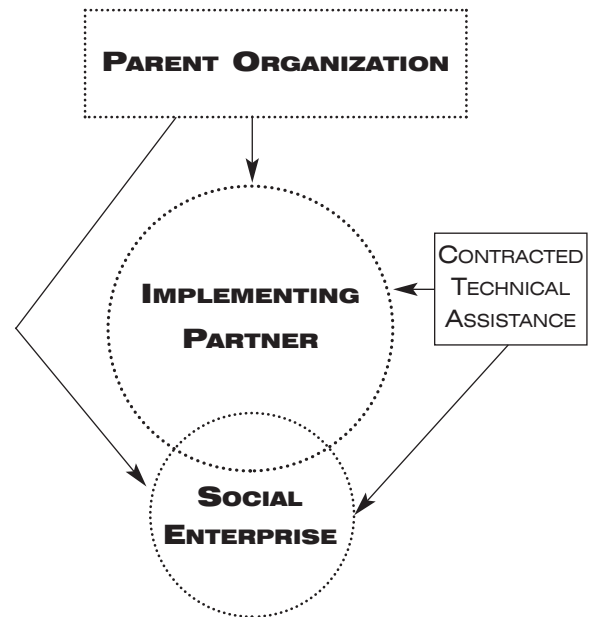
Financial viability—a social enterprise is considered financially viable when it no longer requires subsidies. It may still require loans or other investments to support its business operations as many profitable private sector enterprises do. A financially viable social enterprise would be one that is able to secure the necessary funds through regular, unsubsidized financial channels. (See also *viability*).

EXHIBIT 1A: RELATIONSHIP WITH PARENT ORGANIZATION

#1: Direct Implementor



#2: Works through Implementing Partner



Business Planning for the Social Enterprise

Social enterprise programs are inherently highly differentiated, making it difficult to fit them into a neat framework. Mass customization at this point can take place only in the tools we are able to provide, one of which is business planning. The type of business intervention you choose and how it is structured will be largely dependent on the conditions specific to your market, industry, operating environment, and target population and, therefore, will be unique to your program. No matter what type you choose, a business plan is a standard tool that can be *applied to most social enterprise models*. The focus here, however, is on Save the Children's version of a social enterprise; it is up to you to make necessary adaptations to fit the needs of your program.

WHY A BUSINESS PLAN?

Nonprofit programming is changing. Social enterprise programs are increasingly part of the nonprofit program agenda. The inevitable consequence is that "business" is being integrated into nonprofit culture. Phrases like "operational sustainability," "financial viability" and "cost recovery" have become a standard part of the nomenclature. There is now considerable agreement among agencies of the importance of operating in a businesslike way.² Indeed, more and more organizations and donors are viewing interventions through a business lens—with respect to performance-based objectives, results-oriented outputs, and viability—thus leading the way for

²Gibb, A.A., and G. Manu. 1990. Design of extension and related support services for small scale enterprise development. *International Small Business Journal* 8, no.3.

mainstream change. Tools and methods borrowed from the private sector are being adapted and applied to development programs as a means to better serve underprivileged and disenfranchised populations.

Save the Children is one organization taking this approach. At the same time, we recognize that standard business tools are not necessarily distributed through normal nonprofit channels; nor are they translated for use in the nonprofit context. Business terminology, corporate case studies, and the single bottom-line focus often act as a smoke screen, barring nonprofit professionals from utilizing the important resources available in the private sector. Nonetheless, as we have witnessed in the microfinance discipline, tools borrowed and adapted from the banking sector can help practitioners “do better at doing good.” To this end, SC/US is attempting to bridge the “culture gap” between the business and nonprofit sectors with a modified business planning tool that addresses the “double bottom line” (social and business goals) of social enterprises.

BUSINESS PLANNING FOR YOUR SOCIAL ENTERPRISE PROGRAM

Developing a business plan does not mean that you have to compromise or forsake your organization’s social objectives in favor of running a profitable enterprise. On the contrary, a business plan is a tool intended to help increase the overall performance and impact of your social enterprise program. A good business plan should be personalized for your program, embodying its goals, culture, and values. At the same time, it furnishes you with a proven instrument to operationalize your goals into a program that both provides business services to the poor or disadvantaged and can withstand the pressures of the marketplace. In sum, a business plan is a prescribed method for clarifying the objectives of your social enterprise program and developing a comprehensive plan to realize those objectives.

WHAT IS A BUSINESS PLAN?

A business plan is the road map of your social enterprise program; it directs your *stakeholders* and staff on how they will execute the intervention, manage the program, and ultimately realize the program’s goals and objectives.

A business plan:

- ▲ articulates the mission of your program;
- ▲ defines a *strategy* based on needs of the target population and customers, market conditions, industry forces, operating environment, and institutional profiles;
- ▲ outlines specific actions to achieve program goals and objectives;
- ▲ establishes targets for planning, measuring, and improving performance;
- ▲ motivates employees;
- ▲ communicates your ideas and plans to your stakeholders (board of directors, donors, partners, clients);
- ▲ projects necessary resources, costs, and revenues of your program;
- ▲ provides a basis for sound decision making.

WHY IS A BUSINESS PLAN IMPORTANT?

The success of your social enterprise depends largely upon the decisions you make. A business plan is fundamentally a planning tool; it allocates resources and measures the results of your actions, and it helps you set realistic goals and make decisions. A lack of planning leaves you poorly equipped to anticipate future decisions and actions you must take to run your social enterprise. Inherent within a business plan are several tools that facilitate planning and, hence, decision-making.

Stakeholder—a person entrusted with a stake or an interest; something staked for gain or loss. (Merriam-Webster) A stakeholder is someone vested in—or willing to invest in—a social enterprise, someone willing to take a risk regarding its success or failure. Stakeholders can be donors, international PVOs, nonprofits, local NGOs, parent organizations, enterprise staff, board members, clients, etc.

Strategy—a careful plan or method for achieving ends. In a business plan, these ends are the objectives.

✱ **A Design Tool**

The rigors of developing a business plan help you think through the design of your intervention and conceive a program that is realistic and doable within the given context. Precursors to creating a business plan—such as analyzing the market, the operating environment, implementing partners' capabilities, and financial needs—provide an opportunity to examine your social enterprise program in its entirety from an objective, critical perspective to determine whether what you are planning is feasible, and how it can best be implemented.

✱ **A Strategic Planning Tool**

The combined tasks of inward and outward examination in a business plan, from institutional self-assessment to competitive analysis, help you plot a strategy for your social enterprise program. Strategic thinking is necessary if your social enterprise is to survive in a competitive marketplace. Business plans pit your products or services against those of competitors, examine your market position, and keep you abreast of the twists and turns in a dynamic operating environment to help you make strategic decisions based on these fluid variables.

✱ **A Performance Tool**

A business plan is an operating plan that guides the management of your social enterprise program and helps you work effectively toward its success. It allows you to set realistic targets and thus also provides a basis for measuring and monitoring your program's performance against these targets. Using the business plan as an ongoing performance tool helps practitioners modify future targets based on actual performance of the social enterprise.

✱ **A Communications Tool**

The business plan communicates your program's mission, management approach, objectives, and proposed methods of achieving the objectives to staff, leadership, clients, and donors. A business plan also helps you gain credibility with potential partners and donors by demonstrating that your social enterprise program has a clear direction and thoroughly conceived strategy to achieve its ends.

✱ **A Financial Tool**

This section of the business plan serves several financial management functions. The budget establishes how resources will be allocated in your program. Financial statements help you understand your financial position and the cash needs of your business. Calculating your enterprise's **break-even point** tells you how much income is required to cover expenses and gives you a basis for pricing services or products. Finally, the financial section provides estimates of how much money is needed for financing start-up expenses, the day-to-day costs of running operations, and your income.

✱ **A Management Tool**

As previously stated, a business plan tells stakeholders where you are going and how you plan to get there. It is important for the social enterprise program management team to continually refer to the business plan to ensure that the enterprise is not going off course and that the business plan accurately reflects changes in the strategic environment or market conditions. This process of creating and then frequently revisiting and refining the business plan hones critical thinking and analytical and decision-making skills, enabling the management team to troubleshoot problems related to competitors or changing economic factors and take advantage of new promotional or product opportunities.

Break-even point—the point at which revenues from sales equal costs.

✱ A Human Resource Tool

A well-articulated program mission, clear goals and objectives, and a comprehensive plan are the keys to rallying motivation and teamwork in your social enterprise program. Low motivation stems, in part, from poor planning and ambiguity in the workplace. If staff, management, and leadership do not know precisely what they are trying to achieve, it is hard to create a coherent, collaborative, and productive work environment. Business plan targets and outputs are used to create human resource plans and can also be used as performance measures for individual and collective performance.

✱ A Marketing Tool

The target market segment of the business plan gives you important information from which to derive your marketing plan. **Market research** techniques help you identify who your customers are and where they are located, in addition to distinguishing their preferences, needs, and desires. The marketing plan that results is a strategic guide to reaching your customers through promotional efforts, product enhancements, and changes in price and distribution channels.

✱ A Donor and Investor's Guide

In the private sector, a business plan is used to attract investor financing. The plan is a prospectus of sorts for financiers to verify that the person seeking funds has (1) a solid business idea built on a market that is sizable enough to support continued viability; (2) a concrete plan to reach that market and manage operations; and (3) realistic financial forecasts of the business' future profitability. In short, investors want a return on their investment, and a sound business plan is the best means to communicate that potential to investors.

In the world of business development services, donors are the investors. As the return on their investment, they want recipient institutions to meet their targets for social impact, cost-effectiveness, revenue, cost recovery, and scale. It is Save the Children's belief that, as in the private sector, business plans are the most comprehensive guides to our social enterprise programs that we can give our investors. Although business plans are not currently a standard requirement for requests for applications (RFAs) or grant proposals, donors are demonstrating a heightened interest in them.

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Market research—systematic, objective gathering of information to support a business' marketing efforts. Market research uses specific methods and tools such as surveys, interviews, focus groups, product tests, etc., to understand the size and scope of certain markets and consumer behavior as they relate to the product or service the company sells.

Business Plan Brass Tacks

NEW VERSUS EXISTING SOCIAL ENTERPRISES

The business planning process is somewhat different for new social enterprises than it is for existing ones. Established social enterprises have a track record and historic information to draw from regarding their operations, costs, marketing experience, and staff that contribute to the development of a solid business plan. Every enterprise, however, has to start at the beginning and develop a first plan. If you have been involved in an existing social enterprise, you should be able to make fairly accurate projections and devise strategies steeped in experience. But if yours is a new business, we recommend that you develop your plan for the first year of its operations only. Start-up enterprises may not have all the information required to complete some of the exercises in this manual.

COMPONENTS OF A BUSINESS PLAN

The structure of a business plan is a series of plans built around your vision and mission statements that are intended to execute your objectives and business concept.

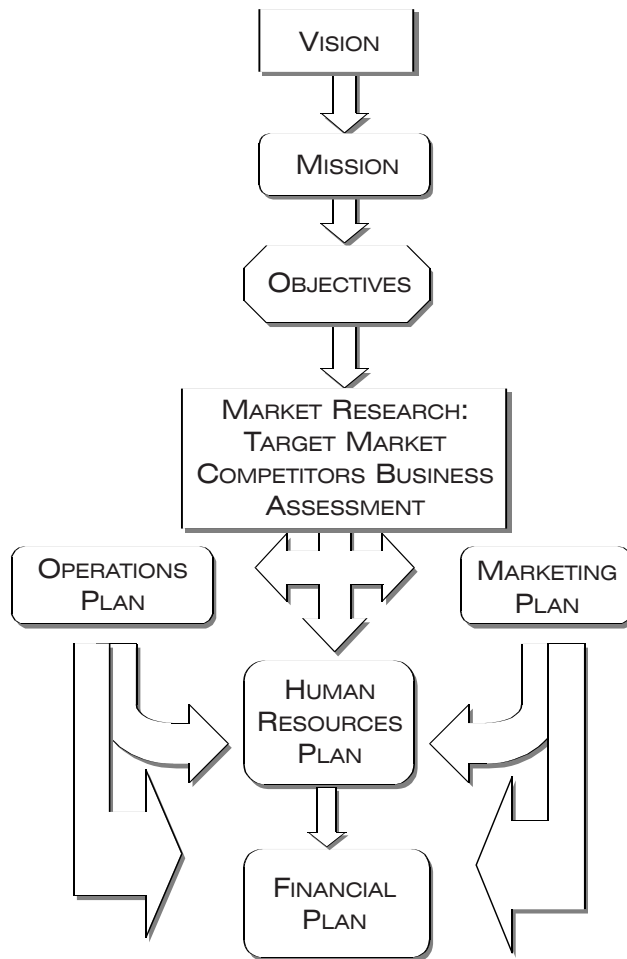
BUSINESS PLAN OUTLINE

- Executive Summary
- Vision and Mission Statements
- Objectives
- Description of the Social Enterprise
- Target Market
- Business Assessment
- Operating Environment
- Competitive Analysis
- Marketing Plan
- Operations Plan/Production Plan
- Human Resource Plan
- Financial Plan
- Appendices

*TARTINA
product sales at
Annual Processed
Foods Trade Show
in Port-au-Prince*



EXHIBIT 1D: BUSINESS PLAN INFORMATION FLOWS



BUSINESS PLAN ESSENTIALS

A good business plan conveys your ideas, goals, and plans for the social enterprise program. To accomplish this, a business plan should:

- ✳ **Indicate focus.** What is the core thrust of your social enterprise?
- ✳ **Demonstrate an understanding of the target market.** Who are your customers; where are they; and what are their needs and wants?
- ✳ **Evidence an appreciation of stakeholders' interests and needs.** What are the essential interests of your donors, leadership, staff, clients, management, and partners; and how are their needs embodied in your social enterprise program?
- ✳ **Confirm that your business concept is solid and market driven.** How does your business concept respond to the market, and what strategy will you use to adapt this concept in the face of changing market conditions?

- ✱ **Prove there is a sufficient market to support the products or services you are selling.** Is there a large enough pool of potential customers with a need or desire, sufficient income and the willingness to pay for your products or services to support your business? Is this market reachable?
- ✱ **Post financial projections that are healthy and realistic.** Do your financial projections clearly show that you will be able to meet your financial objectives (i.e., you will cover a specified percentage of your expenses with income that your business will generate)? Or are you over- or underestimating expenses or revenues?
- ✱ **Demonstrate that key staff and management personnel are competent and experienced.** What skills and experience do your management and staff have to operate your business successfully?

OUR EXAMPLE: “TARTINA ENTERPRISE”

Throughout this manual we use a fictional case, “TARTINA Enterprise,” which is loosely based on Save the Children’s social enterprise program in Haiti, to depict business planning processes.³ In our example TARTINA is a food-processing social enterprise located in a rural Haitian village called Colline, about 2½ hours outside Port-au-Prince. Its business is to transform agricultural products—peanuts and fruit—into peanut butter, jams, and jellies. TARTINA began as a Save the Children/Haiti program designed to link rural food processors to commercial markets and was funded by a donor called ASSIST. The program was initiated through SC’s local partner, a nonprofit called the Association pour le Développement Economique (ADE), then gradually evolved into a social enterprise, assuming its marketing brand name, TARTINA. “TARTINA” comes from the French verb *tartiner*, to spread, and the noun *tartine*, a sandwich. Although the enterprise is still warehoused in ADE, a multisector organization that specializes in education and community development, little programmatic crossover remains. In our example, TARTINA operates as a business with its own mission and objectives and has hired many new enterprise staff. It has just completed its first one-year business plan, which is used as a running example in this manual.

Please keep in mind that depending on the industry, the type of social enterprise, and the products or services it provides, your program may or may not bear a close likeness to our example. Our fictional social enterprise manufactures products, whereas many social enterprises render services. An enterprise that sells services directly to its target population or clients will be configured differently from our example, which is operated by the target population but sells its products in a commercial market. The same is true for a social enterprise that is composed of several partner organizations or a network, since TARTINA works with only one local partner.

The TARTINA case is intended to be a user-friendly aid and not an example of a flawless social enterprise program that practitioners should emulate. Therefore, the example herein should be regarded simply as an illustration of the various forms a social enterprise business plan can take. While the sections of a business plan remain more or less constant for every social enterprise, the particular emphasis given to each section will vary according to the type of business and its stage of development.

³ See “About This Manual” in the introduction for a complete explanation of our case study approach and philosophy. Also see “Chapter 9: Lessons Learned” for a summarized overview of Save the Children’s experience in Haiti with TOPLA, from which this example is drawn.

The Business Plan Process

PREPARATION TIME CAN BE BROKEN DOWN INTO TWO SEGMENTS— MARKET RESEARCH AND CREATING THE ACTUAL BUSINESS PLAN.

▲ **Market research** should be extensive and can take weeks or months depending on depth of study, techniques chosen (surveys, questionnaires, or focus groups), and availability of information. To some extent, time needed for market research will be driven by the number of products or services you are offering, the location of your target market, the complexity of the industry, and the competitive and operating environments. We strongly recommend not taking shortcuts when it comes to doing market research; the overriding reason identified for SC's past social enterprise program failures was inadequate market research prior to launching the program.



This manual neither provides comprehensive information on market research methodologies, nor gives advice on which approaches to use when conducting market research. Providing guidance on which market research techniques to employ in preparation for your social enterprise program is beyond the scope of this manual. Conducting solid market research before you start is imperative (see Lessons Learned, chapter 9). If you do not have a competent and experienced market researcher on staff, we strongly encourage contracting a market research professional to assist with this step.

▲ **Business plan preparation** is to some degree dependent on coordinating the available time of key participants and stakeholders in your social enterprise. Segments that require the participation of executives, senior staff, or those with dual responsibilities are harder to schedule than those that involve staff members dedicated 100 percent to the social enterprise. If you are planning to hold a series of workshops, meetings, discussion groups, or mini-retreats with participants, allow a minimum of *six to eight weeks* to complete the business plan. Consensus building sometimes takes time. What's more, we have been surprised by how this process has illuminated the need to go back and do additional research. In short, give yourself ample time, including contingency time of a few weeks, for completing unforeseen necessary research and smoothing any ruffled feathers.

FINANCIAL CONSIDERATIONS

Pre-program research and business plan development take considerable time, which implies a financial cost. Prior to embarking on social enterprise planning and development, allocate a budget for preprogram expenses to be incurred during the market research and business plan development phases. Although the upfront costs may be considerable, careful planning will pay off in the long run.

LENGTH

A good business plan must be thorough, which will be a factor in its length. It should be long enough that your information is complete but not so long that it is verbose or redundant. There is no hard and fast rule, so you must use your own judgment.

TIME PERIOD

Business plans need to cover a specific period of time. Although there is no prescribed duration, most are developed for one to five years of operation. As is the

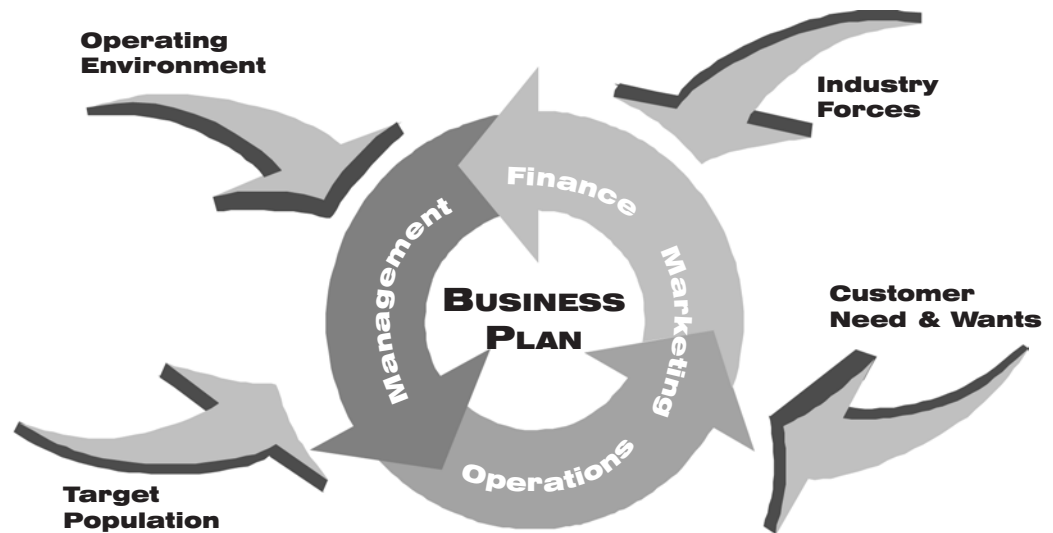
Market research—systematic, objective gathering of information to support a business' marketing efforts. Market research uses specific methods and tools such as surveys, interviews, focus groups, product tests, etc., to understand the size and scope of certain markets and consumer behavior as it relates to the product or service the company sells.

case with private companies, a business plan may be linked to financing needs for a certain stage of enterprise development, such as start-up or expansion. If you are writing a business plan as part of a grant application requirement, it may coincide with the funding cycle but should nonetheless reflect business reality and not be driven solely by the time frame or price tag of the donor-investor.

CHANGES

A business plan is a fluid document, a blueprint for your enterprise that must be revisited and modified periodically. Modifications usually result from changes that occur in the operating environment, industry forces, client needs or customer preferences. For example, a new law regulating health and safety standards, an increase in direct competition, or an upturn in economic conditions could positively or negatively impact your business. When this happens, it is essential to make changes to your business plan to reflect the current reality as well as projected future trends.

EXHIBIT 1E: BUSINESS PLANS RESPOND TO THE MARKET AND THE ENVIRONMENT



Methodological Framework for Business Planning

Clearly, writing a business plan is a process which involves a significant amount of time, effort, resources and advanced planning. The methodological framework is a preparation guide to address these issues. Practically, it is a projected timeline, a list of participants and key stakeholders of the various business segments, and a description of the methods that will be used for deriving information. More importantly, the framework facilitates a thorough and efficient business planning process, helping to promote consensus throughout the business planning process and create a sense of ownership upon its conclusion.

CONSENSUS AND OWNERSHIP

Consensus throughout the business planning process and *ownership* of its conclusions by key stakeholders are essential at each stage. **A business plan unilaterally developed, or one prepared despite discord, is bound to fail during implementation.** Stakeholders of the social enterprise must be 100 percent on board before the venture is launched. In addition, to imbue ownership, the social enterprise stakeholders should be the ones who actually write the business plan, regardless of whether you hire a consultant to help facilitate the process.

METHOD

Save the Children recommends using a participatory process throughout business planning. Most development and nonprofit organizations are well versed in participatory processes. Use your discretion, style, and experience to approach business planning with your partners and clients in a participatory way. Common methods include workshops, discussion groups, meetings, retreats, and collaborative fact finding or research.

PARTICIPANTS

It is very important to include the **appropriate participants** when preparing your business plan. As previously explained, a business plan is the compilation of a subset of plans for the different segments of your business. It contains plans for marketing, production, finance, operations, and human resources. *Include key decision makers, staff, and external resource people implicated in each function to help develop the related plan.* For example, to develop your marketing plan, include the business and marketing manager, the sales staff, and an independent market researcher or specialist as you see fit. Whether or not you choose to use an external specialist depends on the level of in-house expertise. Also, include input from your target population where opportune. If your social enterprise is rendering services directly to the target population, they will contribute greatly to your market research and product strategy. In the case of TARTINA Enterprise, microentrepreneurs manufactured the products, so their input was invaluable when developing the production plan.

BUILDING YOUR METHODOLOGICAL FRAMEWORK

A sample of the Methodological Framework for TARTINA Enterprises is provided in exhibit 1F. This example demonstrates how the framework steers the business plan development by addressing key questions in each section of the plan. The framework also helps direct participation at each level of planning and delineates a timeline for completing the sections.



Preparing a Business Plan Framework

- ▲ Locate the blank Business Planning Framework in *The Workbook* or create your own. An example for TARTINA Enterprise is provided in exhibit 1F.
- ▲ As you work your way through each chapter of this manual and learn more, list which participants will be included in the planning exercises, the methodology you will use, and the anticipated time period to complete each segment.
- ▲ It is not necessary to use every section or answer every question laid out in the framework, as the particulars of your program may not warrant it. This framework is intended as a guide; make adjustments where necessary to fit your business planning needs.

TARTINA clients prepare containers prior to packaging Mamba peanut butter



EXHIBIT 1F: BUSINESS PLAN FRAMEWORK FOR TARTINA ENTERPRISE

Chapter	Key Questions	Method	Principal Participants ¹	Time Required
2	I. Mission & Objectives 1. What is the vision and mission? 2. What social impact and business objectives will be accomplished? 3. What is the description of this business?	1. Workshop 2. Workshop 3. Workshop	1. Board members(TE ²), Business Advisor (SC), Senior Project Staff (ADE), Executive Management (ADE), delegate clients (TE). 2.-3 Same, less board members.	1. One day 2.-3. Two days
	II. Understanding Target Markets for Each Product 1. Who is our target market(s)? Actual customer and final consumer and decision-makers for each product? 2. How is the market segmented?	1.A. Discussion/workshop on preferred target market: consumer purchaser, and actual customer levels. 1.B. Demographic reports, survey customers, focus groups. (market research). 2.A. Discussion/workshop on market segmentation. 2.B. Reports, interviews, surveys with customers. (market research)	1. Marketing Manager (TE), Business Manager (TE), sales staff (TE), Business Advisor (SC), Program Manager (ADE) 2. Same as 1	1.A. One day 1.B. Two weeks for study 2.A. Half day 2.B. One week for market research
	<hr/> <p>¹There is crossover between participants identified from ADE and those from TARTINA Enterprise. Some staff from SC or ADE are allocated on a time percentage to the enterprise program and may wear more than one hat. At the time of developing this business plan, TARTINA was still a "program" of ADE with its staff on the ADE payroll. (See Chapter 7, Human Resources, for more information.)</p> <p>²TE = TARTINA Enterprise</p>			

EXHIBIT 1F: BUSINESS PLAN FRAMEWORK FOR TARTINA ENTERPRISE

Chapter	Key Questions	Method	Principal Participants	Time Required
<h1>3</h1>	<p>3. What are the primary buying motives/habits of the target market for each product?</p> <p>4. What are the future trends and size of the target market?</p>	<p>3.A. Debrief sales staff, marketing manager on what they know about customers' buying habits and motives.</p> <p>3.B. Observation method: At point of purchase, observe buying patterns and habits. (market research)</p> <p>3.C. Survey current and potential retailers with questionnaire.</p> <p>3.D. Conduct focus groups with consumers. (market research)</p> <p>3.E. Synthesize information/discussion on strategic implications.</p> <p>4. Workshop.</p>	<p>3.A. Sales staff (TE), Marketing Manager (TE), Business Manager (TE)</p> <p>3.B. Sales staff (TE), Marketing Manager (TE), Business Manager (TE)</p> <p>3.C. Sales staff (TE), Marketing Manager (TE), Business Manager (TE)</p> <p>3.D. Sales staff (TE), Marketing Manager (TE), Business Manager (TE)</p> <p>3.E. Same as 1 & 2 + Business Advisor (SC)</p> <p>4. Same as 3. E.</p>	<p>3.A. Half day</p> <p>3 B. Half day: orient sales staff; one week study</p> <p>3.C. One week to conduct survey: combine with market test survey</p> <p>3.D. Two weeks to organize and conduct focus groups</p> <p>3.E. One day</p> <p>4. Half a day</p>
<h1>4</h1>	<p>III. Institutional, Environmental and Industry Assessments</p> <p>1. What are TE's strengths and weaknesses?</p>	<p>1. Business Assessment workshop</p>	<p>1. Program Manager (ADE), Production Manager (TE), Business Manager (TE), production staff, (TE) marketing staff (TE), Business Advisor (SC), clients (TE)</p>	<p>1. Half day</p>

EXHIBIT 1F: BUSINESS PLAN FRAMEWORK FOR TARTINA ENTERPRISE

Chapter	Key Questions	Method	Principal Participants	Time Required
<h1 style="text-align: center;">4</h1>	<ol style="list-style-type: none"> 2. What are the opportunities and threats in the external environment that TE faces? 3. What are the strategic implications for TE's Strengths and Opportunities? And Threats and Weaknesses? How can S/O be leveraged and W/T mitigated? 4. Is the industry hospitable or hostile for TE's business? What aspects of the industry will impact business and profit potential? 	<ol style="list-style-type: none"> 2. Environmental Assessment workshop 3. SWOT Analysis workshop 4.A. Industry Analysis workshop 4.B. Statistical information on industry, surveys, questionnaires. (market research) 	<p>2-4. Same as 1</p>	<ol style="list-style-type: none"> 2. Half day 3. Half day 4.A. One day workshop 4.B. Two weeks Research
<h3>IV. Industry Analysis</h3> <ol style="list-style-type: none"> 1. How susceptible is TARTINA's business to seasonal fluctuations? For production? For sales? 2. How sensitive to economic cycles is TARTINA? 		<ol style="list-style-type: none"> 1.A. Discussions with sales staff, retailers, farmers, and external resource people. 1.B. Printed information and agricultural reports, surveys/interviews with retailers, farmers (market research) 2. Discussions with economist, bankers, industry specialists. Printed economic information & reports. (market research) 	<ol style="list-style-type: none"> 1.A. Business Advisor (SC), sales staff (TE), Marketing Manager (TE), Business Manager (TE), external market resource people and producers. 1.B. Same as 1A. 2. Business Advisor (SC), sales staff (TE), Marketing Manager (TE), Business Manager (TE), Financial Director (SC), Accountant (TE), external market resource people. 	<ol style="list-style-type: none"> 1.A. One week to hold discussions with various players 1.B. Two weeks to collect information; do market research 2-5 Three weeks to collect information; do market research

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Chapter

4

Key Questions

- How will the legal and regulatory environment affect TARTINA's operations?
- How sensitive is TARTINA Enterprise to changing technology?
- What are the financial characteristics of the food processing industry?
- What is TARTINA's Strategy with respect to these industry factors?

Method

- Discussions and interviews with government agencies, lawyers, business people, industry regulators. Printed economic information & reports. (market research)
- Discussions with production staff, MIS, management and administration, logistics, sales, retailers, industry analysts.
- Discussions with sales & marketing staff, retailers, industry analysts.
- Workshop to synthesize findings. Plot strategy.

Principal Participants

- Business Advisor (SC, TE), Business Manager (TE), external market resource people (lawyer, industry consultant).
- Business Advisor (SC), sales staff (TE), Marketing Manager (TE), Business Manager (TE), Financial Director (SC), MIS Manager, Production Manager (TE), external market resource (industry consultant).
- Business Advisor (SC), sales staff (TE), Marketing Manager (TE), Business Manager (TE), Financial Director (SC), Production Manager (TE), Accountant (TE), external market resource (industry consultant).
- All above except external resource people.

Time Required

- One Day

V. Competition Analysis

- How are the main competitors and their overall strengths and weaknesses? And per product?

- Discussions with sales staff, retailers, market resource people.
 - Printed information/ reports. Interviews with competitors, suppliers, and customers. (market research)

- Business Advisor (SC), sales staff (TE), Marketing Manager (TE), Business Manager (TE), external market resource people. (market research)

- One week to hold discussions with various players; do research.
- Two weeks Market research

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Chapter	Key Questions	Method	Principal Participants	Time Required
	<ol style="list-style-type: none"> How much market share does the competition have relative to TE's? What will the competition look like in the future? What is TE's strategy with respect to the competitors? 	<ol style="list-style-type: none"> Discussions with sales staff, retailers, market resource people. Printed information/reports if available. (market research) Workshop to synthesize findings. Plot strategy. 	<ol style="list-style-type: none"> Business Advisor (SC), sales staff (TE), Marketing Manager (TE), Business Manager (TE), external market resource people. Same as 2. One day 	<ol style="list-style-type: none"> Two weeks to collect and analyze competitive information.
<p>PLEASE NOTE: Information on product testing has not been included in this manual.</p>	<p>V. Product Test</p> <ol style="list-style-type: none"> What 4-5 products (maximum) will offer the greatest feasibility of achieving the enterprise project's objectives? 	<ol style="list-style-type: none"> Systematic evaluation of products using market-driven criteria and sales performance figures using a workshop forum. Feasibility test: Desk review of financial feasibility in workshop forum. Market test: Sample of current and potential target markets for reduced product line list using survey method. 	<ol style="list-style-type: none"> Business Advisor (SC), Project Advisor (SC), Business Manager (TE), sales staff (TE), external resource person with relevant market overview Marketing Manager (TE), Business Manager (TE), Accountant (TE), Financial Director (SC), Business Advisor (SC) Business Advisor (SC), Marketing Manager (TE), Business Manager (TE), sales and production agents (TE), Program Manager (ADE) 	<ol style="list-style-type: none"> Half day preparation One day One day to develop/translate survey. Half day enumerator training on market survey Ten days - Market test/collection of Market data One day - Analysis of market test results

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Chapter	Key Questions	Method	Principal Participants	Time Required
<p style="text-align: center;">5</p> <p>VI. Marketing Plan</p>	<p>1. What are our marketing objectives for the TE product line? Sales targets?</p> <p>Part 1. Product Strategy</p> <p>2. What are the features and benefits of TARTINA's products?</p> <p>3. What stage of the product life cycle is each product in?</p> <p>4. What is the desired position of each product relative to the competition for the most important purchase criteria?</p>	<p>1.D. Discussion on technical feasibility of products with food-processing resource person.</p> <p>1.E. For those products passing the first three steps of feasibility test, evaluate on social feasibility terms—management team discussion.</p>	<p>1.D. Program Manger (ADE), Production Manager (TE), Business Manager (TE), production staff (TE) resource person, Business Advisor (SC), representative clients</p> <p>1.E. Senior Project Management (SC/ADE/TE), Business Advisor (SC)</p>	<p>1.D. Half day discussion Two weeks to locate resource person</p> <p>1.E. Half day workshop</p>
	<p>1. What are our marketing objectives for the TE product line? Sales targets?</p> <p>Part 1. Product Strategy</p> <p>2. What are the features and benefits of TARTINA's products?</p> <p>3. What stage of the product life cycle is each product in?</p> <p>4. What is the desired position of each product relative to the competition for the most important purchase criteria?</p>	<p>1. Discussion/workshop</p> <p>2. Discussion/workshop</p> <p>3. Discussion/workshop</p> <p>4.A. Discussion based on primary information collected to date.</p>	<p>1. Business Manager (TE), Program Manager (ADE), Marketing Manager (TE), Business Advisor (SC), sales staff (TE)</p> <p>2&3. Sales staff (TE), Marketing Manager (TE), Business Manager (TE), Business Advisor (SC)</p> <p>4.A.& B. Project Advisor (SC), sales staff (TE), Marketing Manager (TE), Business Advisor (SC), Production Manager (TE), Production Agents (TE)</p>	<p>1. One day</p> <p>2-3. Half day</p> <p>4.A. One day</p>

EXHIBIT 1F: BUSINESS PLAN FRAMEWORK FOR TARTINA ENTERPRISE

Chapter

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Key Questions

5. What is the plan for the product in terms of physical characteristics and servicing to help achieve marketing objectives?
6. What are the cost implications for product changes?
7. What is the strategy for each TE product?
8. What is the strategy for the entire product line?

Part 2. Distribution Strategy

9. Where should we sell? What are the priority markets?
10. What are the best methods and distribution channels to reach priority target markets?
11. What is the distribution plan? How will this help achieve marketing objectives?

Method

4.B. Product changes should first be tested on sample target group prior to full-scale commercialization. Testing can be done through limited regular sales approach (limited quantities) and focus group market research.

5. - 6. Discussion/workshop

7. Workshop

8. Discussion/workshop

9.-11. Workshop and desk review of historical sales performance to help evaluate most lucrative sales opportunities; market study on target markets, cost advantages of distribution markets and methods.

Principal Participants

5.-6. Same as 4.A. & B.

7. Sales staff (TE), Marketing Manager (TE), Business Manager (TE), Business Advisor (SC), Production Manager (TE), Production Agents (TE)

8. Same as 7, less production agents

9.-11. Business Advisor (SC), Marketing Manager (TE), Program Management (SC, ADE), sales staff (TE), Financial Director (SC), logistic manager/operations.

Time Required

4.B. Two months (ongoing)
Implementing changes and testing impact of changes on marketing objectives
Depends on magnitude of changes

5.- 6. One day

7. Two days

8. One day

9.-11. Two days

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Chapter

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Key Questions	Method	Principal Participants	Time Required
<p>Part 3. Pricing Strategy</p> <p>12. What is the break-even point for units and revenue?</p> <p>13. For the planning period, at what level should the basic price be set for each product?</p> <p>14. For the planning period, what will the strategy be for elements beyond the basic price?</p>	<p>12.-14. Workshop</p>	<p>12.-14. Sales staff (TE), Marketing Manager (TE), Business Manager (TE), Business Advisor (SC), Program Manager (SC), Accountant (ADE), Production Manager (TE)</p>	<p>12-14. Two days</p>
<p>Part 4. Promotion Strategy</p> <p>15. What are logo and promotional message?</p> <p>16. What types of promotional vehicles and low-cost options should be used to meet the marketing objectives?</p> <p>17. How do we want to package TE products?</p>	<p>15. Workshop/ designer presents prototypes</p> <p>16. A. Workshop</p> <p>16. B. Market test promotion</p> <p>17. Workshop</p>	<p>15.A. Marketing Manager (TE), Sales Staff (TE), Business Manager (TE), graphic artist (external), Business Advisor (SC), Program Manager (ADS)</p> <p>16A</p> <p>& B. Sales staff (ADE), Marketing Manager (TE), Business Advisor (SC), Accountant (ADE)</p> <p>17. Same as 15 + Purchasing</p>	<p>15. Half day</p> <p>16A. One day</p> <p>16 B. One-month test for new promotional strategy</p> <p>17. One day</p>

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Chapter	Key Questions	Method	Principal Participants	Time Required
<h1>5</h1>	<p>18. How many staff and what kind will we need to market TE products?</p> <p>19. What is the promotional strategy to achieve marketing objectives?</p> <p>20. What is the implementation plan for promotional strategy in Year 1?</p> <p>21. What is the sales structure? What are the costs associated with selling? Sales strategies and plan for Year 1?</p>	<p>18. Workshop/discussion</p> <p>19. Workshop/discussion</p> <p>20. Implementation (i.e., development of promotional materials) will be done outside of workshop.</p> <p>21. Workshop/discussion</p>	<p>18. Marketing Manager (TE), Business Manager (TE); Business Advisor (SC)</p> <p>19. Business Advisor (SC), sales staff (TE), Marketing Manager (TE), Promotional resource people (external)</p> <p>20. Managed by Market Manager (TE); All Marketing & Sales Staff, Business Advisor (SC)</p> <p>21. Same as 19 + Accountant (ADE), Production Manager (TE) (to help set sales targets only)</p>	<p>18. One day</p> <p>19. Two days orientation on promotion and development of promotional strategy.</p> <p>20. Three weeks to prepare promotional materials.</p> <p>21. Two days</p>
<h1>6</h1>	<p>VII. Production Plan</p> <p>Part 1: Diagnostic</p> <p>1. What is the production process? Who is responsible for operations stages and production steps?</p> <p>2. What is TARTINA's level of productivity?</p> <p>3. What are our constraints to production?</p> <p>4. At what level of capacity are we operating?</p>	<p>1-4. Workshop at production site</p>	<p>1-4. Business Manager (TE), Production Manager (TE), production staff (TE), Inventory Manager (TE), clients, Business Advisor (SC), Production Agents (TE)</p> <p>5. Business Manager (TE),</p>	<p>1.-4. Two days</p>

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Chapter

6

Key Questions

**Part 2:
Operations/Production
Plan**

5. What are TARTINA's production objectives? For quality control, product improvements? What are the production targets?
6. How can we improve production process? Improve capacity utilization and productivity?
7. How can efficiency and quality control of production process be improved?
8. How can we respond better to customer wants with our products? Will this help us to meet business objectives? What are the costs associated with R&D?

Method

5. Workshop
6. Planning sessions with production staff and microentrepreneurs
7. Workshop/planning session facilitated by external technical assistance.
8. Workshop/planning session

Principal Participants

5. Production manager (TE), Marketing Manager, production staff (TE), Business Advisor (SC), Program Manager (ADE), Finance Director (SC)
6. Business Manager (TE), Production manager (TE), production staff (TE), Inventory Manager (TE), Business Advisor (SC), clients: TA (external)
7. Program Manager (ADE), Production Manager (TE), Production TA (external), Inventory Manager (TE), production staff (TE), clients.
8. Program Manager (ADE), Production Manager (TE), Marketing Manager (TE), production staff (TE), Business Advisor (SC), R&D (TE)

Time Required

5. One day
6. Two days; facilitated by external technical assistance
7. One day on Quality Control, one month training of production staff and MEs following B-Plan
8. Two days

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Chapter

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Key Questions

9. How can information sharing be improved between production steps and throughout the business? How can we track this information? Develop MIS?
10. What are the shortcomings of the existing system? What changes should be made? What type of management information system (MIS) should be used?
11. What internal controls are already in place within the enterprise? Where are the gaps? What changes need to be made in order to strengthen internal controls?
12. What is the customer feedback/perception regarding TARTINA's customer service? What is the current order fulfillment process? How can customer service be improved to better meet customers needs and expectations?
13. What will the production schedule be? What is the plan to manage purchase of raw material supplies?

Method

9. Workshop/planning session
- 10.A. Systems audit with external MIS professional.
- 10.B. Workshop/ Discuss recommendations
- 11.A. Systems audit with external MIS professional
- 11.B. Workshop
- 12.A. Market study
- 12.B. Workshop
13. Workshop and training of production staff and clients

Principal Participants

9. Program Manager (ADE), Production Manager (TE), Production TA (external), Inventory Manager (TE), production staff (TE), MIS Specialist (external)
- 10.A. &
- 10.B. Business Advisor (SC), all general and line managers (TE), MIS specialist (TE), financial staff (TE), contracted MIS professional
11. Business Advisor (SC), Business Manager, Operations Manager (TE), MIS specialist (TE), financial staff (TE), contracted MIS professional
- 12.A. &
- 12.B. Business Advisor (SC), Business Manager and relevant managers (marketing, customer service, inventory, operations, finance, etc.) (TE), MIS specialist (TE), sales staff (TE), external market research person
13. Production Manager (TE), production staff (TE), clients, Business Manager (TE), Business Advisor (SC)

Time Required

9. Three-day workshop, facilitated by external technical assistance
- 10.A. Three days audit/recommendations;
- 10.B. One day to discuss and decide on options.
- 11.A. Internal controls audit (included in above)
- 11.B. One day to incorporate new controls
- 12.A. One week for market research
- 12.B. One-day workshop to develop customer service plan
13. Two days to develop production schedule with production staff and MIEs

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Chapter

6

Key Questions

14. How can the inventory be better managed? What type of controls can we put in place to reduce spoilage, loss, or theft?
15. What are the costs of the production plan and the cash flow requirements? What are the unit costs for each product?
16. Production targets and their impact on the bottom-line?
17. What social impact indicators will TARTINA track? Direct impact? Indirect impact? What systems will be used to monitor and assess impact for the enterprise?

Method

14. Workshop and training of production staff and clients
15. Financial planning workshop
16. Financial production planning workshop
- 17.A. Systems audit with external MIS professional
- 17.B. Workshop with statistician impact specialist. Discuss recommendations; build into plan

Principal Participants

14. Production Manager (TE), Inventory Manager (TE), production staff (TE), clients, Business Advisor, Marketing Manager
15. Program Manager (ADE), Business Manager (TE), Financial Staff (SC, ADE, TE), Production Manager (TE), Business Advisor (SC)
16. Same as above
- 17.A. &
- 17.B. Business Advisor (SC), Business Manager (TE), Program Manager (ADE), production agents (TE) MIS specialist (TE), contracted impact specialist

Time Required

14. Three-day training
One-day planning
15. Two days on finance plan to support production plan
16. One day setting targets
- 17.A. Three days audit (same as for MIS);
- 17.B. Two-day workshop for planning. MIS development ongoing

IX. Human Resources Plan

1. What are the roles of enterprise actors? What is the relationship between them? Who is serving whom?
2. What kinds of human resources are required to support the marketing, production, enterprise management? On what salary scale?
3. What is the staff recruitment plan and timeline to hire new employees?

7

- 1-5. Workshop, staff inventory

- 1-5. Senior Program Management (SC, ADE, TE)

- 1-5. One day

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Chapter

7

Key Questions

4. What organizational structure is most appropriate?
5. What are the outputs, objectives and responsibilities of each position? Job descriptions?
6. What is the board's current development stage? Who is on the board? What are their skills, professions, and areas of expertise? Who is the board chair?
7. What kind of incentive plan can we employ to motivate and retain staff?
8. What type of development plans do we need for staff and clients to build capacity? What are the specific training and TA needs for the enterprise staff? The clients? Who will provide training; what are the associated costs? Will external resource people be contracted or will TA/training be done in-house?
9. When and where will plan be implemented; by whom and with what money (HR budget)?

Method

6. Workshop/discussion
7. Discussion/financial projections
8. Needs assessment, internal skills inventory, planning session to schedule training and technical assistance
9. Planning session, budget projections

Principal Participants

6. Board members, Business Advisor (SC) and Country Representative (SC), Executive Director and Senior Management (AD, TE).
7. Program Manager (ADE), Business Manager (TE) with assistance from project financial staff
- 8A. Business Manager (TE), Marketing Manager (TE), Production Manager (TE), Business Advisor (SC), Financial Director (SC), Program Manager (ADE)
- 8B. Include production agents in discussion on client development needs
9. Business Manager (TE), Program Manager (ADE) with assistance from financial staff

Time Required

6. Half day
7. Half day to prepare implementation plan
- 8A. Five days for needs assessment
- 8B. One-two days to develop technical assistance and training plans.
9. One day to prepare implementation plan

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Chapter

8

Key Questions

X. Financial Plan

1. What are the financial objectives and targets?
2. What social costs will be covered by the enterprise? How are they quantified? Using what methodology?
3. What are the financial requirements to support above plans (budget planning)?
4. How is TARTINA performing financially at present? Development and analysis of financial statement (balance sheet, profit and loss, cash flow statement and cash flow projection). What is the double bottom line? What are the strategic implications?

Method

1. Workshop
2. Workshop/discussion
3. Workshop
4. Presentation of financial statements by Financial Director (SC) and Business Manager (TE) followed by discussion

Principal Participants

1. Senior Management, Financial Director (SC), Business Manager (TE), Program Manager (ADE/TE), financial staff (ADE/TE), Business Advisor (SC)
2. Business advisor (SC), Financial Director (SC), Program Manager (SC), Senior Management: production, finance, program (TE) and production agents.
3. Same as #1
4. Three days

Time Required

1. One-day workshop
A number of calculations should have been made during preparation of above plans
2. One day
3. One-day workshop
4. One day

EXHIBIT 1F: BUSINESS PLAN FRAMEWORK FOR TARTINA ENTERPRISE

Chapter

8

Key Questions

5. What is TARTINA's current financing mix? What is the projected financing mix over the next 2 years? From where will additional funds be sourced? What is the resource acquisition plan?

Method

- 5.A. Workshop/discussion
- B. Donor research
- C. Planning workshop

Principal Participants

- 5. A. Business advisor (SC), Financial Director (SC), Business Manager (TE), Finance Manager (TE), Business Advisor (SC) and accountants
- B. Business Advisor (SC), Business Manager (TE), Program Manager (TE), Executive Director (ADE)
- C. Same as A plus Executive Director (ADE)

Time Required

- 5.A. One day to derive financial calculations
- B. Four weeks to do donor research
- C. One day to develop plan